

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 10599-AG11-1003-133

IN THE MATTER OF:)

Tricia K. Frame)
700 East Main Street)
Richmond, Indiana 47374)

Respondent.)
)
)

Type of Agency Action: Enforcement)
License Number: 2337330)

FILED

NOV 01 2011

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER AND APPROVAL

The Indiana Department of Insurance ("Department") and Tricia K. Frame ("Respondent"), a licensed Indiana insurance producer, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent's action and which has been submitted to the Commissioner of Insurance ("Commissioner") for approval.


The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Commissioner
of Insurance:

1. Respondent shall pay a civil penalty of \$250 within thirty (30) days of the signing of
this Final Order for non-compliance with the Indiana insurance producer licensing
statutes.

The Department agrees to accept Respondent's compliance with the terms of this Agreed
Entry as full resolution of this matter.

ALL OF WHICH IS ORDERED this 1st day of November, 2011


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Tricia K. Frame
Freedom Title Company, Inc.
700 East Main St.
Richmond, Indiana 47374

Nikolas P. Mann
Indiana Department of Insurance
311 West Washington St. Suite 103
Indianapolis, Indiana 46204

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE
CAUSE NUMBER: 10599-AG11-1003-133

IN THE MATTER OF:

Tricia K. Frame
700 East Main St.
Richmond, Indiana 47374

Respondent.

FILED

NOV 01 2011

STATE OF INDIANA
DEPT. OF INSURANCE

Type of Agency Action: Enforcement
Insurance License No. 2337330

AGREED ENTRY

This Agreed Entry is entered into by Nikolas P. Mann, Attorney for and on behalf of the State of Indiana, Department of Insurance ("Department"), and Tricia K. Frame ("Respondent"), a licensed resident insurance producer holding Indiana insurance license number 2337330, to resolve all matters under Cause Number 10599-AG11-1003-133. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner of the Indiana Department of Insurance.

WHEREAS, Respondent is a licensed insurance producer in the State of Indiana; and

WHEREAS, during the course of an examination of Respondent's employer, the examiner Dan L. Oliver discovered that Respondent was selling, soliciting and negotiating title insurance without a current license. Respondent's individual producer's license had expired approximately three months before the examination date; and

WHEREAS, Respondent conducted closings of real estate transactions involving title insurance during the time the license was expired; and

WHEREAS, Respondent has since obtained the proper license and is practicing the business of selling, soliciting or negotiating title insurance in the State of Indiana; and

WHEREAS, the Department and Respondent desire to resolve their differences and settle the issues without a hearing.

IT IS, THEREFORE, NOW AGREED by and between the parties as follows:

1. The Commissioner has jurisdiction over the subject matter and the Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives its right to a public hearing on the issues in this action.
4. Respondent waives her right for a judicial review of this matter.
5. Respondent agrees to pay a civil penalty of **\$250.00** within thirty days (30) of the signing of the Commissioner's Final Order for non-compliance with the Indiana insurance producer licensing statutes.
6. Should this Agreed Entry not be accepted by the Commissioner, it is agreed that presentation to and consideration of this Agreed Entry by the Commissioner shall not unfairly or illegally prejudice the Commissioner from further participation in or resolution of these proceedings.
7. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full resolution of this matter.

10/24/11
Date Signed

Nikolas P. Mann
Nikolas P. Mann, Attorney
Indiana Department of Insurance

10/19/11
Date Signed

Tricia K. Frame
Tricia K. Frame

STATE OF INDIANA)
COUNTY OF Wayne) SS:

Before me a Notary Public for Wayne County, State of Indiana,
personally appeared Tricia K. Frame and being first duly sworn by me upon her oath, states that
the facts alleged in the foregoing instrument are true. Signed and sealed this 19 day of
Oct, 2011



Lesa A. Shackleford
SEAL
Notary Public, State of Indiana
Residing in Wayne County, IN
My Commission Exp. 7/01/17

[Signature]
Notary Signature

Notary Name Printed

My Commission expires: _____

County of Residence: _____

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 10599-AG11-1003-132

IN THE MATTER OF:

Freedom Title Company, Inc.
700 East Main Street
Richmond, Indiana 47374

Respondent.

Type of Agency Action: Enforcement
License Number: 2702330

FILED

NOV 01 2011

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER AND APPROVAL

The Indiana Department of Insurance ("Department") and Freedom Title Company, Inc. ("Respondent"), a licensed Indiana insurance producer, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent's action and which has been submitted to the Commissioner of Insurance ("Commissioner") for approval.

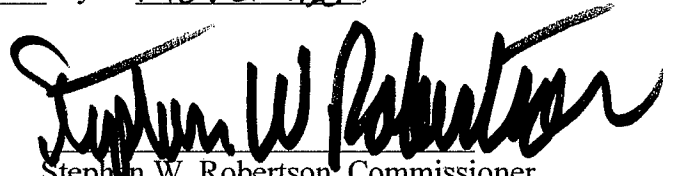
The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Commissioner
of Insurance:

1. Respondent shall pay a civil penalty of \$250 within twenty (20) days of the signing of this Final Order for non-compliance with the Indiana insurance producer licensing statutes.

The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full resolution of this matter.

ALL OF WHICH IS ORDERED this 1st day of November 2011


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Debra A. Lawson, President
Freedom Title Company, Inc.
700 East Main St.
Richmond, Indiana 47374

Nikolas P. Mann
Indiana Department of Insurance
311 West Washington St. Suite 103
Indianapolis, Indiana 46204

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE
CAUSE NUMBER: 10599-AG11-1003-132

IN THE MATTER OF:)

Freedom Title Company, Inc.)
700 East Main Street)
Richmond, Indiana 47374)

Respondent.)

Type of Agency Action: Enforcement)
Insurance License No. 2702330)

FILED

NOV 01 2011

STATE OF INDIANA
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is entered into by Nikolas P. Mann, Attorney for and on behalf of the State of Indiana, Department of Insurance ("Department"), and Freedom Title Company, Inc., ("Respondent"), a licensed resident insurance producer holding Indiana insurance license number 2702330, to resolve all matters under Cause Number 10599-AG11-1003-132. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner of the Indiana Department of Insurance.

WHEREAS, Respondent is a licensed insurance producer firm in the State of Indiana;
and

WHEREAS, during the course of an examination of Respondent, the examiner Dan L. Oliver discovered that Respondent employed an individual as a closing agent whose insurance producer's license had expired approximately three months before the examination date; and

WHEREAS, the agency benefited from the collection of premium and closing fees resulting from transactions conducted by the closing agent during the time the license had expired; and

WHEREAS, Debra Lawson is authorized to act on behalf of the agency and obligate it to perform in accordance with this agreement; and

WHEREAS, the individual closing agent has since obtained the proper license and is practicing the business of selling, soliciting or negotiating title insurance in the State of Indiana; and

WHEREAS, the Department and Respondent desire to resolve their differences and settle the issues without a hearing.

IT IS, THEREFORE, NOW AGREED by and between the parties as follows:

1. The Commissioner has jurisdiction over the subject matter and the Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives its right to a public hearing on the issues in this action.
4. Respondent waives its right for a judicial review of this matter.
5. Respondent agrees to pay a civil penalty of **\$250.00** within thirty days (30) of the signing of the Commissioner's Final Order for non-compliance with the Indiana insurance producer licensing statutes.
6. Should this Agreed Entry not be accepted by the Commissioner, it is agreed that presentation to and consideration of this Agreed Entry by the Commissioner shall not unfairly or illegally prejudice the Commissioner from further participation in or resolution of these proceedings.
7. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full resolution of this matter.

10/24/11
Date Signed

Nikolas P. Mann
Nikolas P. Mann, Attorney
Indiana Department of Insurance

10/21/2011
Date Signed

Debra Lawson
Debra Lawson, President
Freedom Title Company, Inc.

STATE OF INDIANA)
) SS:
COUNTY OF WAYNE)

Before me a Notary Public for WAYNE County, State of Indiana,
personally appeared Debra Lawson and being first duly sworn by me upon his oath, states that
the facts alleged in the foregoing instrument are true. Signed and sealed this 21st day of
OCTOBER, 2011



Lesa A. Shackleford
SEAL
Notary Public, State of Indiana
Residing in Wayne County, IN
My Commission Exp. 7/01/17

Lesa A. Shackleford
Notary Signature

LESA A. SHACKLEFORD
Notary Name Printed

My Commission expires: _____

County of Residence: _____